

sure what this was all about, just read the Internet Research Agency's own words: "information warfare against the United States of America." That says it all.

I know there has been a lot of discussion about Russian interference in our elections, and there should be. We have to get to the bottom of this. It is coming fast and furious, and it is going to be happening in the elections this year. We know what Russia did in the last election. Just as the CIA Director and the Director of National Intelligence told us, we know, in their words, that Russia will do it again. The more we learn, though, the more it becomes clear that we are not doing enough to protect ourselves from further attacks.

This is not a partisan issue; it is an attack on the very foundation of our democracy. At a time when it is getting harder and harder to come together as a country—when polarization is so rampant, when excessive partisanship is so evident—what Russia is doing is particularly sinister. It is trying to exacerbate our divisions and undermine Americans' faith in their institutions.

Months away from an election, the question is, What are we going to do about it? We are just days away from an election in Texas and about 8 months away from the November general election. What are we going to do? One thing we ought to do is to start defending ourselves.

Last month, Senator SHAHEEN, Senator BLUMENTHAL, and I wrote to the Secretary of Defense and urged him to use our cyber forces—U.S. Cyber Command, which is the one instructed with protecting us—to disrupt Russian cyber operations that target our elections. We urged the Secretary of Defense to implement the recommendations of the Department's own task force to deter these cyber operations. Those were the recommendations of the Department of Defense's own task force.

Just a few days ago, four-star Admiral Rogers, commander of Cyber Command, told our Armed Services Committee that he had still not been directed to counter these cyber operations and that he needed approval from the White House. The White House, unbelievably, hasn't authorized him to act.

Until the Trump administration starts cracking down on Russia, Vladimir Putin is going to continue to get away with his cyber attacks on our elections and all of his other cyber attacks on our country. Admiral Rogers also told the committee that Russia has not paid a sufficient enough price for what it has done to us to get it to change its behavior.

This is the kind of thing—defending the Nation—for which our cyber forces were created. This Senator is the ranking member of the Cybersecurity Subcommittee of the Armed Services Committee. I can tell you that our cyber forces are growing, and they are get-

ting better and better, but they are only good if they are put to work and given the task of defending us.

So, Mr. President, I ask unanimous consent that this letter that several of us sent to the Secretary of Defense be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

U.S. SENATE,

Washington, DC, February 6, 2018.

Hon. JAMES N. MATTIS,  
Secretary of Defense,  
Washington, DC.

DEAR SECRETARY MATTIS: The Government of Russia, at President Vladimir Putin's direction, conducted an extensive campaign to influence our elections in 2016. The Russian campaign—a mix of covert intelligence operations, disinformation, and propaganda spread through traditional and social media—represents a serious and unprecedented attack on American democracy.

While the Obama Administration imposed targeted sanctions on Russia in response to the attack, just last week, the Trump Administration elected not to impose further sanctions. Yet, Russia's influence activities continue in the United States and elsewhere, according to the Director of the Central Intelligence Agency. As the 2018 midterm elections are now only months away, there is no time to lose in countering Russian influence through multiple means.

Because Russian influence is conducted largely through cyberspace, National Mission Teams (NMTs), part of the U.S. Cyber Command's Cyber Mission Force, should be ordered to prepare to engage Russian cyber operators and disrupt their activities as they conduct clandestine influence operations against our forthcoming elections. The mission of these forces is to defend the Nation, including critical infrastructure like our election systems, from foreign attack and we urge the Department of Defense to consider employing them as soon as possible.

Additionally, we urge you to implement the recommendations of the Department's own Defense Science Board's Task Force on Cyber Deterrence. The Task Force's report outlined a strategy to deter further Russian attacks on our democracy by threatening those things that our adversaries hold most dear through tailored campaigns of both cyber and information operations. To my knowledge, the Department has yet to implement these critical recommendations.

Defending our democracy must rank among the most important responsibilities of our government, including our military cyber forces. We are grateful for your continued service to the country and appreciate your prompt attention to this most pressing threat.

Sincerely,

BILL NELSON.  
RICHARD BLUMENTHAL.  
JEANNE SHAHEEN.

Mr. NELSON. Mr. President, I want to take this opportunity to say that all of us have to get to work—the White House, our cyber forces, and the whole of government. When it comes to defending our democracy, many of us have taken up arms, many of us have worn the uniform of this country to defend it, many of us, in civilian performance of the duties of this government, have likewise performed duties to defend this Nation. We now have to defend this Nation against cyber attacks, and more immediately we have to de-

fend against the cyber attacks to undo and undermine our democratic institutions by attacking our elections.

I yield the floor.

The PRESIDING OFFICER (Mr. TILLIS). The Senator from Ohio.

#### ECONOMIC GROWTH, REGULATORY RELIEF, AND CONSUMER PROTECTION BILL

Mr. PORTMAN. Mr. President, I rise tonight to talk about the bipartisan legislation that is before the body. It is an opportunity that provides significant needed regulatory relief, primarily to smaller financial institutions like community banks and credit unions.

The Economic Growth, Regulatory Relief, and Consumer Protection Act will modernize the Federal Dodd-Frank regulations to ensure that small- and medium-sized banks, as well as credit unions, can lower their compliance costs, which will mean more loans to small businesses and better deals for their customers.

For years, Dodd-Frank has hurt these smaller community banks and credit unions that have been caught up in this broader effort to rein in a select few larger financial institutions—primarily financial institutions on Wall Street. In effect, these smaller banks were caught in the web.

Last week, I met with some of Ohio's community banks. I meet with them regularly, and they tell me these stories. Their view, of course, is these Dodd-Frank rules targeted at the big banks are actually hurting the little guys. Over the past several years, they have told me story after story about how their compliance costs have increased. A small bank will say they used to have one person doing compliance, but now they have three people doing compliance, and those costs get passed along to their consumers. They also say, with the redtape and regulations and rules they live under, it makes it harder for them to lend to small businesses, which is one of the problems we have today in our economy. As the economy is beginning to grow, we need to ensure that startups and people who are interested in taking a risk and may not have a lot of business experience are able to get that loan to get started.

What has happened is, there has been a consolidation of these community banks because of these costs. In fact, they say one community bank is becoming insolvent every day in this country because of these big compliance costs, but others are consolidating into larger banks. That may be fine in some cases, but I like these community banks.

I like the fact that these community banks are close to the people in the neighborhood, and they know the businesses that are coming to them for loans. Again, it is easier for small businesses to get loans when you actually have a banking relationship. They also are very involved in our communities.

So these community banks, which are really the backbone of America's financial sector, are what this bill is primarily about. The bill on the floor this week makes it easier for them to extend credit, loans, mortgages, and provide other products and services to working families in Ohio and around the country.

The legislation does more than that though. It also focuses on the regional banks in Ohio. These are banks that were not part of the financial crisis. They had nothing to do with it, but despite that, they have been required to live under the onerous systemically important financial institution rules and regulations or the SIFI designation. It has caused higher compliance costs for them. Again, it has hurt lending to Ohio businesses.

In Ohio, we happened to have three very big employers in the State that are regional banks—Fifth Third Bank, Huntington Bank, and KeyBank. They are all examples of well-capitalized Ohio regional banks that will benefit from this legislation, and the benefit will go to their thousands of employees, but it will also go to their many thousands of customers.

This legislation also increases important consumer protections for veterans, senior citizens, victims of fraud, and those who have fallen on tough financial times.

Another thing I like about the legislation that is particularly important to me is it includes a specific piece of legislation I authored to make it easier for a group called Habitat for Humanity to carry out their mission of providing safe and affordable housing to those in need. Habitat is a great organization. I volunteer at Habitat regularly. I see firsthand the great work they are doing back in my home State of Ohio.

My legislation is called the Housing Opportunity Made Easier Act or HOME Act, and it simply ensures that Habitat affiliates and other organizations—nonprofits—can receive donated appraisals of the homes they build. This is a really important issue for Habitat because Dodd-Frank disallows this donated appraisal, and the affiliates have traditionally accepted the donations. That has allowed them to have lower costs. When they have to pay the appraisal fees, it increases the cost of the homes to the families that are so badly in need of affordable housing. So getting rid of this redtape is something that should be bipartisan and even non-partisan. It has been tough for us to get this legislation moving because people have wanted to block anything that has to do with Dodd-Frank, but this obviously, I hope, was inadvertent. So in this legislation we have the ability for Habitat and other nonprofits to take advantage of these donated appraisals. Getting rid of that redtape is going to help create more affordable housing for families in need.

I want to thank Chairman CRAPO for including that legislation. I also want

to congratulate him and his colleagues on the Banking Committee for their bipartisan work on this legislation, dealing with the very real problem we have, which is the burdens, the red-tape, the compliance costs, and coming up with a balanced product that can be supported on both sides of the aisle, get through the House, get through the Senate, get to the President for signature, and begin to improve this economy even more.

#### TAX REFORM

Mr. PORTMAN. Mr. President, on another economic issue, I want to talk for a minute about the good news coming out of my State of Ohio with regard to the tax reform legislation. In just the past few weeks, I have visited eight separate businesses across the State talking about this issue, asking them what has been the impact of the tax reform bill, what are they doing with their savings.

There are three of these I want to talk about tonight, briefly. One is a small auto parts manufacturing business in Zanesville, OH. They have three auto parts stores. One is a multinational credit card processing company headquartered in Cincinnati, OH, and one is a premier medical center in Cleveland, OH. They are very different businesses in different sectors of our economy, but all are benefiting from the tax legislation.

GKM is the small auto parts store in Zanesville. They are reinstating healthcare benefits to their employees directly as a result of this tax reform bill. Under the Affordable Care Act, the company's healthcare costs increased dramatically—like so many other businesses—by double digits every year. They had a 22-percent increase in their costs in 2016, and the company went to its employees and said: We simply cannot afford to pay for this 22-percent increase on top of other double-digit increases. We don't know what to do. We are going to have to have you go out on your own and find healthcare, including in the exchanges.

Now, with the money GKM Auto Parts is saving as the result of this tax reform, all of their full-time employees are once again able to get healthcare through the company, and they are very grateful, having talked to some of the employees who had to go out to the exchanges, while others chose to pay the penalty. They are really happy to have their healthcare back.

These kinds of real, tangible benefits are exactly what we intended to accomplish in developing tax reform, but businesses small and large are benefiting from these pro-growth changes to the Tax Code.

The second company I want to talk about is a big C corporation—Worldpay, Inc. It is the largest credit card processing company in the world now by volume. It has about 2,000 employees in Ohio at their headquarters. I recently went to their headquarters to

talk about what they were doing, and when I was there, they announced cash bonuses of \$1,000 and up to \$2,000 for all of their hourly employees, higher wages for their frontline positions, an increased 401(k) match, greater company investment in employee wellness and recognition programs, and significantly more charitable giving. As Worldpay's executive chair said, tax reform is "ensuring Ohio companies like Worldpay can remain competitive and recruit the region's top talent."

They merged recently with a foreign company. Thank goodness they stayed in Ohio, but now they are rewarded for that because, although they were punished for being a U.S. company before, now with our Tax Code changes in place, they are actually benefiting from being an American company, where it is more beneficial to make the investment here rather than, in their case, in the United Kingdom.

A more competitive business tax code, an international tax code that encourages investments in this country rather than overseas, and incentives like immediate expensing that is in the Tax Code now are helping to create jobs in my home State of Ohio. It is helping Worldpay continue to be an American company and to be strong. It also is helping foreign direct investment in my home State because companies that are not American companies but foreign companies invested in Ohio are more likely to increase that investment rather than an investment somewhere else in the world because of the tax reform legislation. Immediate expensing and lower tax rates, this all helps to create good American jobs.

The most recent Federal jobs report shows strong job gains and the fastest wage growth since 2009. According to a recent National Federation of Independent Business survey, the NFIB, which represents a lot of small businesses in Ohio, 32 percent of their companies now say they are going to expand. By the way, that is the highest level in the survey's history, and it is the highest level of optimism also in their survey about the future among these small businesses. A lot of that is from the increased opportunity and the optimism that comes from this tax reform legislation.

One website I saw here in Washington tells us that across the country more than 400 businesses have now announced bonuses, higher wages, increased benefits, or a combination of these things as the result of the tax reform law. Four hundred is impressive, but I have to tell you it is a lot more businesses than that. I have been to small business roundtable discussions and individual businesses over the past several weeks in Ohio and talked to over two dozen individual companies—none of whom are on the list of 400 because they are not big companies that made a big public announcement—but every single one of them are taking this tax reform and the benefits they are getting from that, and they are re-investing it into their people, their